

Fill in this information to identify the case:

Debtor 1 Malinda LaventureDebtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-17069**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. as s/b/m to First Niagara Bank N.A. Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

5 6 1 4

**Date of payment change:**

Must be at least 21 days after date of this notice 08/01/2021

New total payment: \$ 902.46  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 307.78New escrow payment: \$ 272.78**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Malinda Laventure Case number (if known) 18-17069  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/Michelle Yakovich

Signature

Date 07/01/2021

Print: Michelle Yakovich Title: Senior Specialist  
First Name Middle Name Last Name

Company: KeyBank N.A. as s/b/m to First Niagara Bank N.A.

Address: 4910 Tiedeman Road  
Number:  Street:   
Brooklyn OH 44144  
City:  State:  ZIP Code:

Contact phone: 866-325-9723 Email: bk\_specialists@keybank.com

June 23, 2021

## ESCROW ACCOUNT DISCLOSURE STATEMENT

(IF YOU HAVE NOT RECEIVED A COUPON BOOK OR BILLING STATEMENT IT WILL ARRIVE SHORTLY, UNLESS YOU ARE ON AUTODRAFT.)

ANTHONY FIVEK  
 6349 CHAPMANS RD  
 ALLENTOWN PA 18106-9260

PLEASE REVIEW THIS STATEMENT CLOSELY-YOUR MORTGAGE PAYMENT MAY BE AFFECTED  
 Please retain this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

### ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM AUG 2020 THROUGH JUL 2021 (LAST YEAR'S PROJECTIONS ARE NEXT TO THE ACTUAL ACTIVITY.)

LOAN NUMBER:	xxxxxxxx5614	AUG 2020	THRU	JUL 2021	
PAST YEARS PAYMENTS BREAKDOWN:		PRINCIPAL & INT			629.68
		ESCROW			271.37
		TOTAL PAYMENT:			901.05

MONTH	PAYMENTS PROJECTED	To ESCROW ACTUAL	PAYMENTS PROJECTED	PAYMENTS FROM DESCRIPTION	ESCROW ACTUAL	ESCROW DESCRIPTION	ESCROW PROJECTED	BALANCE ACTUAL
STARTING	BALANCE						2,179.62	(2,197.65)
AUG	280.08	262.80	1,899.54	SCHOOL TAX	1,790.97	*SCHOOL TAX	560.16	(3,725.82)
SEP	280.08	262.80	0.00		0.00		840.24	(3,463.02)
OCT	280.08	0.00	0.00		0.00		1,120.32	(3,463.02)
NOV	280.08	262.80	0.00		0.00		1,400.40	(3,200.22)
DEC	280.08	542.74	0.00		0.00		1,680.48	(2,657.48)
JAN	280.08	271.37	0.00		0.00		1,960.56	(2,386.11)
FEB	280.08	542.74	0.00		0.00		2,240.64	(1,843.37)
MAR	280.08	542.74	0.00		0.00		2,520.72	(1,300.63)
APR	280.08	542.74	0.00	HAZARD INSUR	903.00	*HAZARD INSUR	2,800.80	(1,660.89)
MAY	280.08	271.37	454.16	COUNTY TAX	454.16	COUNTY TAX	2,626.72	(1,843.68)
MAY	0.00	0.00	125.16	TWN/TWNSHP/S	125.16	TWN/TWNSHP/S	2,501.56	(1,968.84)
JUN	280.08	3,928.32	882.00	HAZARD INSUR	0.00	*#HAZARD INSUR	1,899.64	1,959.48
JUL	280.08	307.78	0.00		0.00	#	2,179.72	2,267.26
<b>TOTALS:</b>	<b>\$3,360.96</b>	<b>\$7,738.20</b>	<b>\$3,360.86</b>		<b>\$3,273.29</b>			

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ESCROW ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING \$3,360.86. UNDER FEDERAL LAW, YOUR ACTUAL LOWEST MONTHLY BALANCE (LP) SHOULD NOT HAVE EXCEEDED \$560.14 OR 1/6 OF THE ANTICIPATED PAYMENTS FROM YOUR ESCROW ACCOUNT, UNLESS YOUR MORTGAGE DOCUMENTS OR STATE LAW SPECIFIES A LOWER AMOUNT.

AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS FROM ESCROW AND THE ACTUAL PAYMENTS FROM ESCROW. THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER 1-800-422-2442.

# = THIS YEAR PROJECTED AMOUNTS



NAME: ANTHONY FIVEK

Continue of Account: xxxxxxxx5614  
For ESCROW DISCLOSURE STATEMENT

### ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- PROJECTIONS

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

LOAN NUMBER:	xxxxxxx5614	Aug 2021	THRU	JUL 2022
***** PROJECTED ESCROW DISBURSEMENTS *****				
TAXES		1,790.97		
COUNTY TAX		454.16		
TAXES		125.16		
HAZARD INS		903.00		
TOTAL PROJECTED ESCROW DISBURSEMENTS:		3,273.29	ESCROW PAYMENT CALCULATION:	\$3273.29 / 12 = 272.77

MONTH	TO ESCROW	FROM ESCROW	PROJECTED PAYMENTS		ESCROW REQUIRED	BALANCE PROJECTED
			DESCRIPTION			
STARTING	BALANCE				2,063.75	2,267.26
AUG	272.78	1,790.97	SCHOOL TAX		545.56	749.07
SEP	272.78	0.00			818.34	1,021.85
OCT	272.78	0.00			1,091.12	1,294.63
NOV	272.78	0.00			1,363.90	1,567.41
DEC	272.78	0.00			1,636.68	1,840.19
JAN	272.78	0.00			1,909.46	2,112.97
FEB	272.78	0.00			2,182.24	2,385.75
MAR	272.78	0.00			2,455.02	2,658.53
APR	272.78	0.00			2,727.80	2,931.31
MAY	272.78	454.16	COUNTY TAX		2,546.42	2,749.93
MAY	0.00	125.16	TWN/TWNSHP/S		2,421.26	2,624.77
JUN	272.78	903.00	HAZARD INSUR		1,791.04	1,994.55
JUL	272.78	0.00			2,063.82	2,267.33
<b>TOTALS:</b>	<b>\$3,273.36</b>	<b>\$3,273.29</b>				

CUSHION SELECTED BY SERVICER: 545.56

YOUR ENDING ESCROW BALANCE FROM THE LAST MONTH OF THE ACCOUNT HISTORY IS \$2,267.26, YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE \$2,063.75. THIS MEANS YOU HAVE A SURPLUS OF \$203.51. WE HAVE DECIDED TO RETAIN THE SURPLUS BECAUSE OF DELINQUENCY.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.



NAME: ANTHONY FIVEK

Continue of Account: xxxxxxxx5614  
For ESCROW DISCLOSURE STATEMENT**BELOW IS YOUR NEW MONTHLY PAYMENT BREAKDOWN FOR THE NEXT 12 MONTHS EFFECTIVE 08/01/21**

PRINCIPAL & INT	629.68
ESCROW	272.78
ADJUSTMENT	0.00
<b>TOTAL</b>	<b>902.46</b>

Hazard Insurance – You must carry hazard insurance in accordance with the terms of your loan. The mortgagee clause on your insurance policy must read as follows KeyBank National Association, its successors and assigns, PO Box 1868, Kennesaw GA 30156. If your loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, PO Box 1868, Kennesaw GA 30156. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. The insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact your local branch upon receipt of a settlement check and estimate of damage. Settlement check will include the bank as payee.

Flood Insurance – Flood insurance is required if your property is located in a special flood hazard area, as determined by the federal government. The mortgagee clause on your insurance policy must read as follows KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If your loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. The insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact your local branch upon receipt of a settlement check and estimate of damage. Settlement check will include the bank as payee.

Property Taxes - We are not notified by taxing authorities of changes of assessment or exemptions. It is important for you to notify us of any changes so we can adjust your escrow accordingly. If you receive a tax bill, please send it to KeyBank National Association, 4910 Tiedeman Rd, OH-01-MS-SER3, Brooklyn, OH 44144. Attn: Escrow Servicing. If you have any questions regarding your account, please call Escrow Servicing at 1-800-422-2442.



UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Reading)

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In Re: Malinda Laventure

Case No. 18-17069

Debtor(s).

Chapter 13

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**CERTIFICATE OF SERVICE**

I hereby certify that on July 1, 2021, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
CHARLES LAPUTKA

Trustee  
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Malinda Laventure  
6349 Chapmans Road  
Allentown, PA 18106

/s/Michelle Yakovich  
Bankruptcy Specialist  
KeyBank N.A.